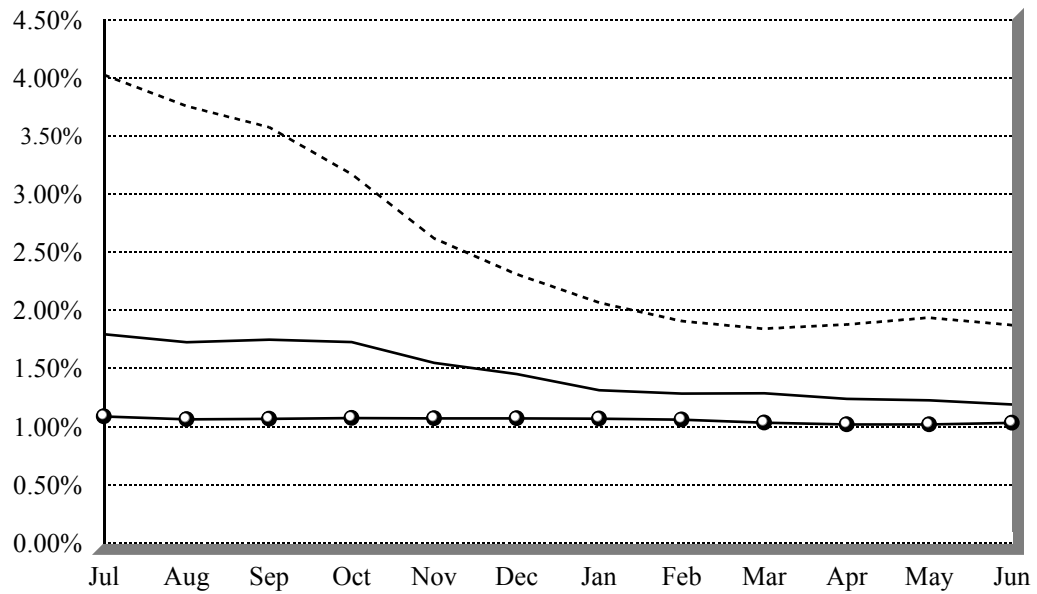


**Net Rate of Return \***  
**Fiscal Years 2002, 2003 and 2004**



\* Rates are calculated on a 360-day basis.

